



STERLING WEALTH MANAGEMENT, LLC

FEE-ONLY FINANCIAL AND INVESTMENT PLANNING

Privacy Statement

Maintaining your trust and confidence is among our highest priorities. We recognize that protecting the privacy and security of our customers is an important responsibility. That's why we at Sterling Wealth Management, LLC want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information.

The Privacy Policy of Sterling Wealth Management, LLC – Sterling Wealth Management, LLC has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

Information Provided – In the normal course of business, we typically obtain nonpublic personal information about our prospective and current clients, which may include but is not limited to:

- Personal identity such as name, address and social security number;
- Information regarding securities transactions effected by us or others;
- Information reported on applications or other forms provided by the client, including but not limited to net worth, assets, income, accounts and balances;
- Information developed as part of financial plans, analysis and other advisory services.

How We Manage and Protect Your Personal Information – In order to protect current, prospective and former clients' nonpublic, personal information, we maintain physical, electronic and procedural safeguards SWM also limits access to personal information to individuals who need to know that information in order to service your account.

Our Privacy Policy restricts the use of your information and requires that it be held in strict confidence. Specifically:

- We do not share any of the above referenced non-public personal information about current, prospective and/or former clients to third parties, other than to our affiliates, nor is it our practice to disclose such information to third parties unless necessary to administer, manage, service, and provide related services for client accounts or as permitted to do so by law.
- In the event we deem it necessary to share information with outside companies that perform administrative services for SWM, our contractual arrangements with these service providers require them to treat current, prospective and/or former client information as confidential.

1545 E 36TH STREET • BROOKLYN/NY • 11234

PHONE: 718.677.6869 • FAX: 718.228.9895

www.sterlingwm.com



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- Except as otherwise stated above, we will only release non-public personal information if a client or client representative directs us to do so, or if we are compelled by law to disclose personal information, such as government entities, credit bureaus or in response to subpoenas.
- Opt-In consent data and mobile number cannot be shared with any third parties.
- Personal information cannot be shared or sold to third parties for marketing purposes.

In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. As described herein, SWM does not share or disclose current, prospective and/or former clients' nonpublic, personal information to nonaffiliated third parties except where permitted or required by law. Should SWM determine to change its privacy policy to permit disclosure of non-public information not covered under applicable law, we will allow our clients the opportunity to opt out of such disclosure.

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